

Prepared by and after recording mail to:

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P.O. Box 540817
Houston, Texas 77254-0817
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MAIL TAX STATEMENTS TO:
JOHN C. B. HARGIS, III AND DONNA L. POST-HARGIS
985 PARKVIEW , CARSON CITY NV,89705

Nevada
County of Douglas

Loan # : 0209630536
Index # : 409476
Job # : 405_2234

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Trustor: JOHN C. B. HARGIS, III AND DONNA L. POST-HARGIS
Beneficiary: STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Trustee: WESTERN TITLE COMPANY, INC.
Original Loan Amount: \$95,000.00
Property Address: 985 PARKVIEW, CARSON CITY, NV 89705
Date of DOT: 2/28/96
Date Recorded: 2/29/96
Doc. / Inst. No: 382348
Book: 0296
Page: 5004

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

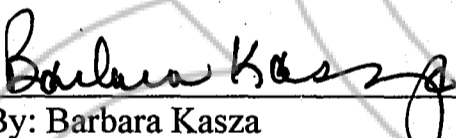
Now, therefore, the undersigned hereby substitutes STEWART TITLE GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056 , as Trustee under said Deed of Trust.

STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 10th day of August 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK



By: Barbara Kasza
Title: Assistant Vice President



By: Carlton B. Johnson
Title: First Vice President



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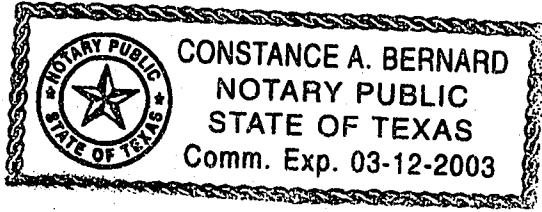
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 10th day of August 2002 A.D. , before me, a Notary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STEWART TITLE GUARANTY COMPANY , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Kasza acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Constance A. Bernard



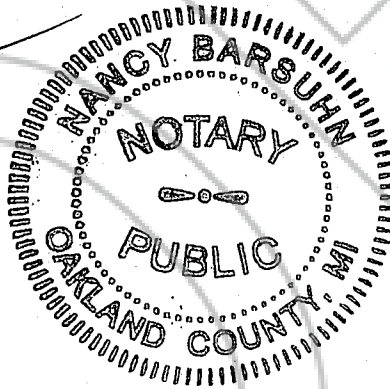
STATE OF Michigan
COUNTY OF Oakland

On this the 10th day of August 2002 A.D. , before me, a Notary Public, appeared Carlton B. Johnson to me personally known, who being by me duly sworn, did say that (s)he is the First Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Carlton B. Johnson acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Nancy Barsuhn

Nancy Barsuhn
Notary Public, Oakland County
My Commission Expires 4/13/2003



REQUESTED BY
Stewart Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP 24 AM 8: 58

LINDA SLATER
RECORDER

\$ 18⁰⁰ PAID *KJ* DEPUTY

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